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Consumer Alert: Credit Freeze Available for Washington Veterans Whose Personal Information Was Stolen in Data Breach

OLYMPIA – Washington veterans and active-duty military whose personal information was potentially compromised in the recent U.S. Department of Veterans Affairs data security breach have the ability to request a credit report security freeze to help protect themselves from identity theft.

Attorney General Rob McKenna said that while there have been no reports that the stolen data has been used for identity theft, Washington veterans and military should take prudent steps to protect themselves from potential harm. A credit freeze is one of the strongest options available to them.

“A credit report security freeze is an important tool to block identity thieves from opening unauthorized accounts or loans in your name,” McKenna said. “Veterans should be aware that they, too, will not be able to open new credit while a freeze is in place.”

Personal information on 26.5 million individuals was stolen May 3 in an apparent random burglary. The Attorney General’s Office learned this week that information on approximately 575,000 veterans living in Washington state, as well as some active-duty military, was apparently included in the data theft.

The information was stored on a laptop and external drive taken from the Montgomery County, MD, home of a Department of Veterans Affairs computer analyst. It included names, Social Security numbers, birthdates, phone numbers, addresses and some disability ratings. In addition to veterans, the stolen data may have included information about 1.1 million military members on active duty, 430,000 members of the National Guard, and 645,000 members of the Reserves.

Washington state law permits identity theft victims and individuals whose information has been stolen in a data security breach to “freeze” access to their credit report. A credit freeze can prevent identity theft since most businesses will not open credit accounts without checking a consumer’s credit history first, McKenna said.

Individuals can request that a freeze be temporarily lifted for the purpose of obtaining new credit. Credit bureaus may charge a fee for this service.

While only a freeze will block access to a credit report, a fraud alert is a less restrictive option available to consumers and may help them know who is accessing their credit history. Individuals can have a security freeze and a fraud alert simultaneously.

McKenna said his office has been in contact with Veterans Affairs and the major credit reporting agencies since shortly after the breach was publicly reported to ensure Washington residents receive the documentation needed to request a credit freeze under state law.

“The three major credit reporting bureaus – Equifax, Experian, and Trans Union – confirmed that they will approve a credit report security freeze for Washington veterans who receive notification letters from the U.S. Department of Veterans Affairs and provide the appropriate documentation

with their request,” McKenna said. “We appreciate their willingness to help Washington residents shield themselves from potential harm and preserve their good credit ratings.”

The U.S. Department of Veterans Affairs began sending letters this week to veterans whose information was believed to have been stolen. It will likely take several weeks for all letters to be mailed.

Washington’s law requires a police report be submitted to the credit reporting agencies before a security freeze can be obtained. Officials from the police department in Montgomery County, MD, composed a letter that Washington veterans can use to request a credit freeze. The letter can be downloaded from the Attorney General’s Office Web site. Police said they are not releasing the actual report from the theft due to the ongoing investigation.

Veterans and military who receive letters from the U.S. Department of Veterans Affairs and want to request a credit report security freeze should take the following steps:

1. Write to each of the three major credit reporting agencies requesting a credit report security freeze. (Although the credit bureaus generally share information reported to them that is related to a fraud alert or credit freeze, they are not required to do so.) Keep copies of your request letters for your records.
2. Include the following with your request:
 - A copy of your letter from the U.S. Department of Veterans Affairs. (Keep the original for your records.)
 - A copy of the Veterans Affairs mailing envelope addressed to you. (Keep the original for your records.)
 - A copy of the Montgomery County Police Department letter verifying the theft. Download the letter from the Attorney General’s Office Web site at <http://www.atg.wa.gov/pubs/MontgomeryPoliceLetter.pdf> or from the police department at http://www.montgomerycountymd.gov/content/POL/media/Veteran_Letter.pdf.
3. Send your request and documentation **by certified mail** (required) to each of the following addresses:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-6790

In addition, all individuals notified that their information was stolen should take these precautionary steps:

1. Carefully review statements from banks and creditors and notify the business immediately if you notice any suspicious activity.
2. Obtain copies of your credit reports from the three major reporting bureaus and review them carefully for accuracy. If you have placed a fraud alert on your credit reports, your reports will be sent to you automatically. All consumers can obtain a free credit report every 12 months, regardless of whether they have been identity theft victims. Call 1-877-322-8228 or make a request online at <https://www.annualcreditreport.com>.

3. Beware of phone calls, e-mails and other communications from individuals claiming to be from Veterans Affairs or another government agency and who solicit personal information. Government agencies and other legitimate organizations will not contact you to confirm your Social Security number, bank account or other personal information.

McKenna intends to submit legislation next session that would amend Washington's credit freeze law to allow all consumers to request a freeze for prevention purposes.

Resources:

- **Washington's Credit Report Security Freeze Law:** Common questions about the state's credit report security freeze are answered on the Attorney General's Web site at http://www.atg.wa.gov/consumer/idprivacy/security_freeze.shtml
- **Veterans Affairs Hotline:** The U.S. Department of Veterans Affairs has set up a Web site at <http://www.firstgov.gov/veteransinfo.shtml> with more information about the security breach. The agency has also established a toll-free information number, 1-800-FED-INFO (333-4636). The call center is open from 5 a.m.-6 p.m. (PDT) Monday-Saturday.
- **Establish a Fraud Alert:** With one phone call, you can place a fraud alert on your three credit reports for 90 days. Extended fraud alerts may also be available; details are available on the bureaus' Web sites. Call one of the bureaus listed below and that bureau will share the information with the other two. All three credit reports will be sent to you free of charge.

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, www.transunion.com

An alert places a statement on your credit report. If an imposter attempts to obtain credit in your name, the creditor will check your credit and will encounter a statement that says something to this effect: "I may be a victim of fraud. Call me at my phone number 123-456-7890 before extending credit."

- **Benefits for Washington Veterans:** Contact the Washington State Department of Veterans Affairs 1-800-562-2308 or visit the agency's Web site at www.dva.wa.gov for information about benefits and services available to Washington veterans.
- **Responding to Security Breaches:** A Federal Trade Commission fact sheet, "What to Do if Your Personal Information Has Been Compromised," provides steps to take to minimize the potential for identity theft. It is online at <http://www.ftc.gov/bcp/online/pubs/alerts/infocompalrt.pdf>
- **Identity Theft Victims:** If you become a victim of identity theft, contact the Federal Trade Commission at 1-877-ID-THEFT (1-877-438-4338) or the Attorney General's Office at 1-800-551-4636 for further assistance. Information is also available online at www.consumer.gov/idtheft and www.atg.wa.gov.

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